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PATENT
Customer No. 22,852
Attorney Docket No. 06556.0039-00

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:)
John D. POLK et al.) Group Art Unit: 3694
Application No.: 10/043,493) Examiner: Mary Da Zhi Wang Cheung
Filed: January 14, 2002)
For: APPARATUS AND METHODS) Confirmation No.: 9208
FOR PROVIDING A PAYMENT)
SYSTEM OVER A NETWORK)

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

**RESPONSE TO ADVISORY ACTION
TO PLACE APPLICATION IN CONDITION FOR ALLOWANCE**

In an Advisory Action mailed January 28, 2009, the terminal disclaimer filed by the Applicants on December 10, 2008, was rejected. The terminal disclaimer was rejected because the Declaration and Power of Attorney, filed on May 30, 2002, contains more than ten practitioners. Accordingly, Applicants file herewith a listing under 37 C.F.R. § 1.32(c)(3) of ten or fewer practitioners to be recognized by the PTO as being of record. Therefore, Applicants respectfully request acceptance of the terminal disclaimer and allowance of the application.

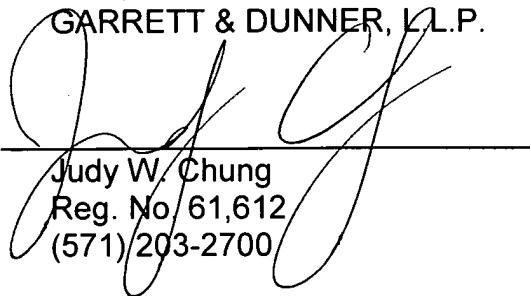
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If there is any fee due in connection with the filing of this paper, please charge
the fee to our Deposit Account No. 06-0916.

Respectfully submitted,

FINNEGAN, HENDERSON, FARABOW,
GARRETT & DUNNER, L.P.

By:



Judy W. Chung
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Dated: February 4, 2009